

16 December 1973

Dear Mr. Credit Union:

In my almost 22 years' association with the Credit Union, I have often marvelled at how magnificently the Credit Union comes through in moments of personal financial crisis. I have benefitted from really outstanding service on more than one occasion when your personnel acted with speed, efficiency and apparently personal interest in helping an unknown but impoverished individual.

Unfortunately, however, the "system" does not begin to approach the same efficiency (or compassion) when it comes to matters of routine. Take the quarterly Credit Union statements, for example. I'm sure almost all employees have CU share accounts and loans, and I know that every month's transactions are of the greatest importance to each person because everyone has money problems. The importance--and the problems--are magnified many times over for personnel in the field because we are usually involved in at least a three-way, sometimes four- or five-way juggling arrangement between the Credit Union, banks in various places, other commitments, etc., all of which have to be handled by mail. When we have to wait two or three months to receive our CU quarterly statements, it really makes things extremely difficult. The statement for the period ending 30 September was received here on 12 December. While we realize (none better) that the war in the Middle East from 6 to 22 October disrupted pouch schedules, surely the statements could have been ready so they could have arrived in the first pouch that came through in early November.

All of us would greatly appreciate anything you could do to improve the system so that we in the field would feel more a part of the Real World. Although nothing will ever replace the personal touch, perhaps we could buy a computer with Soul?

Many thanks--and Merry Christmas (if the pouch makes it in time)!